

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: APPARATUS AND METHODS FOR PROVIDING A PAYMENT SYSTEM OVER A NETWORK the specification of which ☐ is attached and/or ☒ was filed on January 14, 2002.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119
			<input type="checkbox"/> YES <input type="checkbox"/> NO
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I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

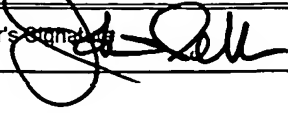
Application Number	Date of Filing
60/260,896	January 12, 2001

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor John D. Polk	Inventor's Signature 	Date 4/26/02
Residence 1632 Sunstone Drive, McLean, Virginia 22102		Citizenship U.S.A.
Post Office Address Same as above		
Full Name of Second Inventor James K. Selway	Inventor's Signature	Date
Residence 2003 Headwater Lane, Austin, Texas 78746		Citizenship United Kingdom
Post Office Address Same as above		
Full Name of Third Inventor Jeffrey F. Kach	Inventor's Signature	Date
Residence 25 Revere Road, Ardsley, New York 10502		Citizenship U.S.A.
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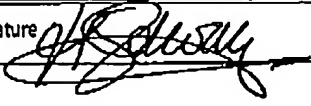
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Residence 2003 Headwater Lane, Austin, Texas 78746		Citizenship United Kingdom
Post Office Address Same as above		
Full Name of Third Inventor Jeffrey F. Kach	Inventor's Signature	Date
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Residence 2009 Headwater Lane, Austin, Texas 78746		Citizenship United Kingdom
Post Office Address Same as above		
Full Name of Third Inventor Jeffrey F. Kach	Inventor's Signature <i>Jeffrey Kach</i>	Date 5/23/02
Residence 25 Revere Road, Ardsley, New York 10502		Citizenship U.S.A.
Post Office Address Same as above		

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Listing of Inventors Continued on Page 2 hereof. ☐ Yes ☐ No

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

January 2002

** TOTAL PAGE.03 **